

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Western District of North Carolina

In re:
 Jeffrey Victor Morse
 Debtor

Case No. 19-40142-jcw
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0419-4

User: salmonst
 Form ID: 309A

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Apr 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2019.

db Jeffrey Victor Morse, 2462 Holly Ct, Morganton, NC 28655-4844
 tr +Barbara B. Stalzer, 406 Upper Flat Creek Rd., Weaverville, NC 28787-8330
 smg United States Attorney, Federal Courthouse Rm. 233, 100 Otis Street,
 Asheville, NC 28801-2608
 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 5928102 Burke County Tax Office, PO Box 219, Morganton, NC 28680-0219
 5928105 Chase Auto, PO Box 901003, Ft Worth, TX 76101-2003
 5928109 Chrysler Financial, 1601 Elm St Ste 800, Dallas, TX 75201-7260
 5928110 Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
 5928117 Navient, Attn: Bankruptcy, PO Box 9000, Wilkes Barre, PA 18773-9000
 5928125 US Attorney's Office, 100 Otis St, Asheville, NC 28801-2608
 5928126 US Attorneys Office, 227 W Trade St Ste 1700, Charlotte, NC 28202-1675

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: attywill@bellsouth.net Apr 19 2019 18:50:05 Roderick H. Willcox, Jr.,
 Willcox Law Firm, PLLC, P.O. Box 442, Morganton, NC 28680-0442

tr +EDI: BBBSTALZER Apr 19 2019 22:53:00 Barbara B. Stalzer, 406 Upper Flat Creek Rd.,
 Weaverville, NC 28787-8330
 5928096 EDI: AMEREXPR.COM Apr 19 2019 22:53:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
 El Paso, TX 79998-1540
 5928097 EDI: AMEREXPR.COM Apr 19 2019 22:53:00 Amex, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 5928098 EDI: BANKAMER.COM Apr 19 2019 22:53:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 5928100 E-mail/Text: bankruptcy@bbandt.com Apr 19 2019 18:50:15 BB&T, Attn: Bankruptcy,
 PO Box 1847, Wilson, NC 27894-1847
 5928101 E-mail/Text: bankruptcy@bbandt.com Apr 19 2019 18:50:15 BB&T, PO Box 1847,
 Wilson, NC 27894-1847
 5928103 EDI: CAPITALONE.COM Apr 19 2019 22:53:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 5928104 EDI: CAPITALONE.COM Apr 19 2019 22:53:00 Capital One Bank USA N, PO Box 30281,
 Salt Lake City, UT 84130-0281
 5928106 EDI: CAUT.COM Apr 19 2019 22:53:00 Chase Auto Finance, Attn: Bankruptcy, PO Box 901076,
 Fort Worth, TX 76101-2076
 5928107 EDI: CHASE.COM Apr 19 2019 22:53:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 5928108 EDI: CHASE.COM Apr 19 2019 22:53:00 Chase Card Services, Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 5928111 EDI: CITICORP.COM Apr 19 2019 22:53:00 Citicards Cbna, Citi Bank, PO Box 6077,
 Sioux Falls, SD 57117-6077
 5928112 EDI: DISCOVER.COM Apr 19 2019 22:53:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 5928113 EDI: DISCOVER.COM Apr 19 2019 22:53:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 5928114 E-mail/Text: bankruptcy.notices@hdfsi.com Apr 19 2019 18:50:40 Esb/Harley Davidson Cr,
 3850 Arrowhead Dr, Carson City, NV 89706-2016
 5928115 E-mail/Text: bankruptcy.notices@hdfsi.com Apr 19 2019 18:50:41 Harley Davidson Financial,
 Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
 5928116 EDI: IRS.COM Apr 19 2019 22:53:00 Internal Revenue Service, 320 Federal Pl,
 Greensboro, NC 27401-2718
 5928119 EDI: NCDEPREV.COM Apr 19 2019 22:53:00 NC Department of Revenue, PO Box 25000,
 Raleigh, NC 27640-0100
 5928118 EDI: NAVIENTFKASMSERV.COM Apr 19 2019 22:53:00 Navient, PO Box 9655,
 Wilkes Barre, PA 18773-9655
 5928423 EDI: NCDEPREV.COM Apr 19 2019 22:53:00 North Carolina Department of Revenue,
 Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
 5928120 E-mail/Text: bankruptcydept@ncsecu.org Apr 19 2019 18:50:35 State Employees Credit Union,
 PO Box 29606, Raleigh, NC 27626-0606
 5928123 EDI: RMSC.COM Apr 19 2019 22:53:00 Synch/Rooms to Go, Attn: Bankruptcy, PO Box 965060,
 Orlando, FL 32896-5060
 5928122 EDI: RMSC.COM Apr 19 2019 22:53:00 Synch/Rooms to Go, C/o, PO Box 965036,
 Orlando, FL 32896-5036
 5928121 EDI: RMSC.COM Apr 19 2019 22:53:00 Synch/lowes, PO Box 956005, Orlando, FL 32801
 5928124 EDI: RMSC.COM Apr 19 2019 22:53:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
 PO Box 965060, Orlando, FL 32896-5060
 5928127 E-mail/Text: bae_notices@ncwba.uscourts.gov Apr 19 2019 18:50:21
 US Bankruptcy Administrator, 402 W Trade St Ste 200, Charlotte, NC 28202-1673

TOTAL: 27

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5928422* +Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

Barbara B. Stalzer, trustee stalzer@gmail.com, NC57@ecfcbis.com
Roderick H. Willcox, Jr. on behalf of Debtor Jeffrey Victor Morse attywill@bellsouth.net,
G20659@notify.cincompass.com

TOTAL: 2

Information to identify the case:

Debtor 1	Jeffrey Victor Morse	Social Security number or ITIN	xxx-xx-2158
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Western District of North Carolina		Date case filed for chapter	7 4/17/19
Case number: 19-40142			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jeffrey Victor Morse	
2. All other names used in the last 8 years		
3. Address	2462 Holly Ct Morganton, NC 28655-4844	
4. Debtor's attorney Name and address	Roderick H. Willcox Jr. Willcox Law Firm, PLLC P.O. Box 442 Morganton, NC 28680-0442	Contact phone 828-433-1333 Email: attywill@bellsouth.net
5. Bankruptcy trustee Name and address	Barbara B. Stalzer 406 Upper Flat Creek Rd. Weaverville, NC 28787	Contact phone (828) 645-4145 Email: trustee stalzer@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	401 West Trade Street Charlotte, NC 28202 Date: 4/19/19	Hours open: 8:30 am – 4:30 pm Contact phone 704-350-7500
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 14, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Cleveland County Courthouse, 100 Justice Place, 3rd Floor, Courtroom 5, Shelby, NC 28150
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/13/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	